



User Guide – Instruct a Regular Investment (GIA/ISA)

Regular investments can be made into General Investment Accounts (GIAs) and Individual Savings Accounts (ISAs) monthly. Payments can be made via direct debit, with payments made on the 1st, 7th, 14th, 21st or 28th of each month. Payments can also be set on the platform for clients to fund by bank transfer or standing order.

Regular investments can be invested automatically into a model or funds or can be left in cash.

Step by step

- Access the required account on the platform either through the 'Clients' button at the top of the page or the search option on any screen and click into the relevant account.
- Once in the account, click on the 'Account actions' button at the top right and select 'Pay in'.
- Under payment type, select the Regular payment option and you will be shown the section to apply the regular amounts, any existing payments will be shown here.
- To add a new payment, click the '+ Add payment' button, input the chosen date, amount, and chosen payment method.
 - If the client will be paying by bank transfer/standing order and would like to pay on a different date (say the 5th of each month), select the date as the closest date before that (for a payment on the 5th select the 1st, for a payment on the 20th select the 14th).
- Where you wish to use direct debit, it will take around 5 days to set up the mandate before this can be instructed to the bank.
 - If the client has not agreed a Direct Debit mandate at outset, the payment will fail. Please see 'Direct Debit mandates' section below for instructions on setting up this mandate at points after account set up.
- Select if you would like to auto-invest the cash.
 - Where the account is invested in a model, this will align to the model.
- Where the account holds funds outside of a model, choose any fund(s) to invest the payment into and allocate the amount as a percentage to each fund.
- Click 'Review' and check the details you have entered. Once happy click 'Submit' to confirm.

- Bank details will need to be provided to the client for bank transfers. Direct debits will be instructed. The first monthly direct debit payment may be missed or delayed depending on timing allowed before setting up the direct debit.

Direct Debit mandates

- To take funds by Direct Debit, the client must have agreed the mandate.
- To check this, you can navigate to the client on the platform and click on the 'Client details' option on the menu under their name.
- Scroll to the section for Bank details.
- 'Payment by Direct Debit' will show a Yes when they have agreed a mandate or No when they have not.
- To set up a mandate, click 'Edit' for this section and scroll again to the bank details.
- Tick the box for Payment by Direct Debit.
- Click 'Review' and when happy, click 'Submit' to confirm changes.
- The client will receive a notification that they have a message and on logging in to the platform will be presented with the mandate and an option to agree to it.
- Once they agree the mandate, the platform will allow Direct Debit payments.